

☐ AMENDED

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In re: Craig A. Bates, Jr.
Sarah J. Bates

Case No.

Debtors:

Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 1027 W. Wheeler Street
Dyersburg, TN 38024

(2) 1027 W. Wheeler Street
Dyersburg, TN 38024

PLAN PAYMENT:

Debtor(1) shall pay \$ 228.00 ☐ weekly, ☒ every two weeks, ☐ semi-monthly, or ☐ monthly, by:
☒ PAYROLL DEDUCTION From: Welch Packaging Dyersburg, TN 38024 OR ☐ DIRECT PAY

Debtor(2) shall pay \$ ☐ weekly, ☐ every two weeks, ☐ semi-monthly, or ☐ monthly, by:
☐ PAYROLL DEDUCTION OR ☒ DIRECT PAY
From:

1. THIS PLAN [Rule 3015.1 Notice]:

- (A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] ☐ YES ☒ NO
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION ☒ YES ☐ NO
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8]
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12]. ☐ YES ☒ NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: ☐ Included in Plan; OR ☒ Not included in Plan; Debtor(s) to provide proof of insurance at \$341/meeting.

4. DOMESTIC SUPPORT:

Monthly Plan Payment:

None Paid by: ☐ Debtor(s) directly ☐ Wage Assignment, OR ☐ Trustee to:
ongoing payment begins \$
Approximate arrearage:

5. PRIORITY CLAIMS:

-NONE- Amount \$

6. HOME MORTGAGE CLAIMS: ☐ Paid directly by Debtor(s); OR ☐ Paid by Trustee to:

None ongoing payment begins \$
Approximate arrearage: Interest \$

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)]	Value of Collateral:	Rate of Interest	Monthly Plan Payment:
First Heritage	1205.00	6.00	\$24.00
GAFCO	884.52	6.00	\$18.00
Heights Finance	1708.00	6.00	\$34.00
Republic Finance	900.00	6.00	\$18.00
Santander Consumer (BK Notc)	8,822.50	6.00	\$171.00
Tower Loan of Caruthersville	4654.00	6.00	\$90.00
World Finance	1000.00	6.00	\$20.00

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain lien 11 U.S.C. §1325 (a)]

-NONE-

Value of Collateral:

Rate of Interest

Monthly Plan Payment:

\$

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALY REASONABLE DISPOSAL OF COLLATERAL:**-NONE-**

Collateral:

10. SPECIAL CLASS UNSECURED CLAIMS:**-NONE-**

Amount:

Rate of Interest

Monthly Plan Payment:

\$

11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:Dept of Education/Nelnet - school loan \$26069.49
- deferred - to survive discharge☐

Not provided for

OR☐

General unsecured creditor

Dept of Education/Nelnet - school loan \$6751.00 -
deferred - to survive dischargeDept of Education/Nelnet - school loan \$3862.00 -
deferred - to survive dischargeDept of Education/Nelnet - school loan \$312.00 -
deferred - to survive discharge**12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):****-NONE-****13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.****14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$36,278.00****15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**☐

%, OR,

☒

THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:

None

☐

Assumes

OR☐

Rejects.

17. COMPLETION: Plan shall be completed upon payment of the above, approximately **60** months.**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.****19. NON-STANDARD PROVISION(S):****ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.**

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.

/s/ RICHARD H. WALKER

RICHARD H. WALKER 014166

Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)

Date February 7, 2019